

Old Age, Disability, Death

First law: 1956.

Current law: 1993.

Type of program: Social insurance systems.

Exchange rate: U.S.\$1.00 equals 107,000 Belarus rubles.

Coverage

All employed permanent residents, including priests and employees in religious organizations, members of cooperatives, and farmers. Special systems for aviators, teachers, artists, professional athletes, government employees, and specific categories of medical personnel.

Source of Funds

Insured person: 1% of earnings.

Employer: 4.7% to 35% of payroll, according to branch of industry and type of enterprise.

Government: Cost of social pensions, plus subsidies as needed. Above contributions also finance cash benefits for sickness and maternity, work injury cash benefits, and family allowances to employees.

Qualifying Conditions

Old-age pension: Age 60 and 25 years of covered employment (men) or age 55 and 20 years of work (women). Requirements reduced for hazardous work; war veterans; parents of disabled children; the disabled whose disability began in childhood; and mothers of 5 or more children, or of servicemen perished in action.

Disability pension: Incapacity for any work (total disability) or usual work (partial disability); a minimum of 1 to 15 years of covered employment, depending on age of onset of disability.

Survivor pension: The deceased was a pensioner or was entitled to a pension.

Social pension: Non-working citizens not eligible for old-age, disability, or survivor pension and:

- 1 aged 60 for men or 55 for women;
- 2 disabled if disability began in childhood;
- 3 disabled children under age 16; or
- 4 orphans under age 18 (or older if disability began before age 18).

Old-Age Benefits

Old-age pension: 55% of wage base, plus 1% of wage base (not less than 1% of the minimum old-age pension) for each covered year in excess of required years of coverage (25 years for men or 20 years for women), plus 1% of wage base for each year in excess of 10 years in hazardous work (or 7.5 years for women), up to 20%. Payable monthly.

Maximum: 75% of wage base; minimum: 150% of minimum wage. Old-age pension is increased by 1% of earnings for each two months of deferred retirement, not subject to any ceilings.

Constant-attendance supplement: 50% of minimum old-age pension for pensioners aged 80 or older or for single pensioners and for pensioners of Group II disability requiring care; or 100% for pensioners of Group I disability.

Partial pension (if insufficient years of covered employment): Monthly benefit reduced in proportion to number of years below required years of coverage (but not less than 5 years); minimum, 50% of minimum pension.

Wage base equals percentage of gross average earnings in any 5 consecutive years in last 15 years calculated as follows: 100% of one-tenth of this amount plus each consecutive one-tenth of this amount is reduced to 90, 80, 70, 60, 50, 40, 30, 20, and 10 percent, respectively. Maximum average earnings: 130 percent.

Social pension: 50% of minimum pension per month.

Adjustment: Benefit adjustments when average wage increases by more than 15 percent.

Permanent Disability Benefits

Disability pension: Group I disability (total disability requiring constant-attendance): 75% of wage base. Group II disability (total disability): 65%. Group III disability (partial disability): 40%. Minimum: Group I and II, 100% of minimum old-age pension; Group III, 50% of minimum old-age pension.

Social pension for disabled under age 16, belong to Group I or II disability, whose disability began in childhood: 150% of minimum old-age pension per month; 100% if Group II disability and disability began after age 16; 50% if Group III disability.

Adjustment: Benefit adjustments when average wage increases by more than 15 percent.

Survivor Benefits

Survivor pension: Payable monthly at 40% of wage base for each eligible survivor; 50% for full orphans. Eligible survivors: Surviving dependent spouse, parents of insured, if they have reached pensionable age or are disabled or have care of a child under age 8 and do not work; grandparents if there is no one legally responsible for their livelihood; children, siblings, and grandchildren who are under age 18 (23, if student), or older if disabled before age 18.

Minimum pension: 100% of minimum old-age pension (200% if loss of both parents, or death of single mother).

Social pension: for each orphan under age 18 (older if disabled since childhood), 100% of minimum old-age pension.

Funeral grant: 10 times the minimum wage.

Adjustment: Benefit adjustments when average wage increases by more than 15 percent.

Administrative Organization

Ministry of Social Protection and its local offices, administration of program.

Sickness and Maternity

First law: 1955.

Current law: 1992, 1995, 1996 (amended in 1998).

Type of program: Dual social insurance (sickness and maternity benefits) and universal (medical care) systems.

Coverage

Cash benefits for sickness and maternity: Persons in covered employment or in military service (including female military personnel); registered unemployed (maternity benefits only).

Medical benefits: All residents.

Source of Funds

Insured person: See pension contributions above.

Employer: Same.

Government: Cost of medical care.

Qualifying Conditions

Cash and medical benefits: Sickness cash benefits for insured workers. No minimum qualifying period for medical care and maternity benefits.

Sickness and Maternity Benefits

Sickness benefit: 80% of average earnings for first 6 days of illness, and 100% thereafter. 100% of average wage while caring for sick child under age 14 up to 14 days or during hospitalization as recommended by physician (not applicable to parent on leave to care for child under age 3); also payable to carer of child under age 3, or disabled child under age 16, if mother of child is ill, until mother's recovery or onset of her disability.

Maternity benefit: Employed women: 100% of average monthly earnings; students on leave from employment: 100% of stipend; registered unemployed currently receiving unemployment benefit: 100% of unemployment benefit; registered unemployed who has exhausted the 26 weeks of unemployment benefits: 200% of minimum wage. Monthly minimum: 200% of minimum wage. Benefits payable for 126 calendar days (140 calendar days in case of difficult birth or multiple births). In case of adoption of child under 3-months old, benefits payable for a total of 70 days, starting from the day of adoption.

Prenatal care grant: One-time grant for medical consultation during first 12 weeks of pregnancy: 50% of birth grant (see Family Allowances below).

Workers' Medical Benefits

Medical benefits: Medical services provided directly by government health providers, including general and specialist care, hospitalization, prostheses, medication, and other medical care services.

Dependents' Medical Benefits

Medical benefits for dependents: Same as for head of household.

Administrative Organization

Ministry of Social Protection, general supervision.

Cash benefits for sickness and maternity: Provided directly by the enterprises, as well as by local offices of social protection, as specified by law.

Medical care: Ministry of Public Health and health departments of local governments, general supervision and coordination; provision of medical services through government clinics, hospitals, maternity homes, and other facilities administered by the Health Ministry and local health departments.

Type of program: Dual social insurance (short-term cash benefits and pension payments) and universal (medical care) system.

Note: Provisions and benefit amounts shown as of January 1997.

Coverage

Employed persons and their survivors. Medical care available to all residents under general medical care program (see Sickness and Maternity, above).

Source of Funds

Insured person: None.

Employer: Medical care, none; short-term benefits and pensions, see pension contributions above. Supplementary contributions to sickness (social insurance) fund in cases of work-related accidents.

Government: Cost of medical care, to be reimbursed by the enterprises if the latter were found responsible for causes of injury.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period; injuries not caused by alcohol intoxication.

Temporary Disability Benefits

Temporary disability benefit: 100% of earnings.

Payable from first day of incapacity, until recovery or award of disability pension. Supplementary benefits available if employer subscribing to special work injury insurance.

Permanent Disability Benefits

Permanent disability pension: Percentage of average monthly earning during 12 calendar months preceding work injury, depending on degree of disability (same as general disability pensions above).

Workers' Medical Benefits

Medical benefits: Same as under general medical care, plus supplementary compensation for added nutrition, transportation and other special services in cases of serious injuries.

Survivor Benefits

Survivor pension: Same as general survivor pensions above (except that the average monthly earning is based on 12 calendar months preceding work injury).

Administrative Organization

Temporary disability benefits: Same as under cash benefits for sickness above. Permanent disability and survivor pensions: same as under old-age, disability, and survivor pensions above.

Medical care: Same as under general medical care above.

Unemployment

First law: 1921.

Current law: 1991, amended 1999.

Type of program: Social insurance system.

Coverage

Citizens aged 16-59 (men) or 16-54 (women), residing permanently in the Republic.

Work Injury

First law: 1939.

Current laws: 1972, 1992 (short-term benefits) and 1993 (pensions).

Source of Funds

Employee: None.

Employer: 1% of payroll; 0.5%, agricultural sector.

Government: Subsidies as needed from republic and local budgets.

Qualifying Conditions

Unemployment benefit: Unemployed working-age residents, registered at the state employment office as unemployed (not enrolled in a day-program at an educational institute or enlisted in military or government service, and not engaged in business pursuit); ability and willingness to work; unemployment not due to voluntary leaving.

Unemployment Benefits

Unemployment benefit: Payable at 70% of average earnings of employees at last place of employment for 13 calendar weeks, and at 50% of earnings for following 13 calendar weeks for those who were in full-time employment (or employed for at least 12 weeks in last 12-month period).

Minimum benefit: minimum wage; maximum benefit: 2 times the minimum wage.

For unemployed persons who were not in full-time employment, but had more than 12 months covered employment overall (although had fewer than 12 weeks' paid work in last 12 months), or re-entrants (with a skill) after a longer than 12 months interruption: 100% of minimum wage for first 13 calendar weeks, and 75% for following 13 calendar weeks. For the unemployed (without a skill) seeking employment for the first time after prolonged interruption from work, who have worked for less than a year overall: 85% of minimum wage for 13 calendar weeks and 70% for the following 13 weeks.

For the unemployed ineligible for regular unemployment benefits due to inadequate covered employment, but engaged in gainful employment of the public sector for at least 22 days: 100% of minimum wage for the first 13 weeks, and 75% of minimum wage for the following 13 weeks.

Periodic adjustment of benefits according to changes in subsistence minimum.

Administrative Organization

State Employment Service and its local offices, administration of program.

Government: Same. Central government budget allocations to allowances for children aged 3 and older; and local budget allocations to means-tested allowances.

Qualifying Conditions

Family allowances: All children under age 3, and children aged 3-16 (or 18 if student not receiving education stipends) receive full benefit rates if in families whose monthly per capita income does not exceed 40% of minimum per capita consumer budget in previous year; receive half the benefit rates, if preceding year family income equal up to 50% of the minimum per capita consumer budget.

Family Allowance Benefits

Family allowances: Monthly benefits for each child under age 3: 35% of the minimum per capita consumer budget. Child aged 3-16 (18 if student not receiving stipend): 15% of minimum per capita consumer budget.

Additional monthly allowances to single mothers (or single parent who is not receiving alimony for child care): 25% of monthly benefit for each child, until child reaches age 16 (18 if student); to single mothers who were orphans (former wards of children's homes), to families with disabled children under age 18, to wives of military servicemen on regular duty: 50% of monthly benefit; to each child under age 18 who is infected with HIV or AIDS, 30% of minimum per capita consumer budget, and to carer of disabled child under age 18: 40% of the minimum per capita consumer budget.

Additional monthly benefit to single mothers of children under age 18 months: 15% of the minimum per capita consumer budget.

Birth grant (not means-tested): Lump sum equal to the minimum per capita consumer budget.

Administrative Organization

Ministry of Social Protection, general oversight of the program.

Enterprises and employers, payment of benefits to employees; local offices of social protection, administration of program to non-working mothers.

Family Allowances

First law: 1944.

Current law: 1993, as amended in 1997 and 1998.

Type of program: Dual universal and social assistance systems.

Coverage

Families (including those headed by unemployed, disabled, or single parents, or unmarried mothers) with one or more children.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.